

Docket No.: 33500-000
Client No.:
File No.: (20592)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

#5
5/12/99

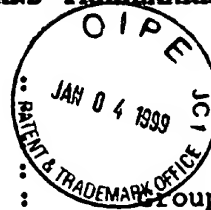
In re Application of

Dave GARRISON, et al.

Application No. 08/994,363

Filed: December 19, 1997

For: AN ELECTRONIC BILL PAYMENT
SYSTEM WITH ACCOUNT RANGING



Group Art Unit Unassigned

Examiner Unassigned

INFORMATION DISCLOSURE STATEMENT

BOX PATENT APPLICATION
Honorable Assistant Commissioner
for Patents
Washington, DC 20231

<p>I hereby certify that this paper or fee is being deposited with the U.S. Postal Service as First Class Mail addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231</p> <p><i>August 26, 1998</i></p> <p><i>[Signature]</i></p> <p>Signature</p>

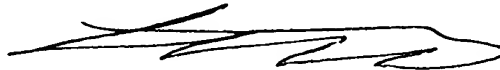
Sir:

In accordance with the provisions of 37 C.F.R. §1.56, §1.97, and §1.98, attention of the U.S. Patent and Trademark Office is hereby directed to references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of the application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of a first Office Action on the merits. No certification or fee is required.

Respectfully submitted,

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Date: August 26, 1998

LIST OF ART CITED BY APPLICANTS

(PTO-1449)

ATTY. DOCKET NO.
33500-00003

SERIAL NO.
08/994,868 1A

APPLICANT
DAVE GARRISON, et al.

PLING DATE
8/19/97

GROUP

U.S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.